

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Megan E. Fitzkee
Debtor

Case No. 19-01022-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 20, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2024:

Recip ID	Recipient Name and Address
db	#+ Megan E. Fitzkee, 205 Meadow Lane, Harrisburg, PA 17112-8938
cr	+ First Associates Loan Servicing, LLC, as agent for Lending USA, PO Box 503430, San Diego, CA 92150, UNITED STATES 92150-3430
5172226	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5181971	First Associates Loan Servicing, LLC, as agent for Lending USA, P.O. Box 503430, San Diego, CA 92150-3430
5181970	Gary J. Holt, First Associates Loan Servicing, LLC, P.O. Box 503430, San Diego, CA 92150-3430
5172756	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5208159	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5172235	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 20 2024 23:10:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5193926	Email/PDF: bncnotices@becket-lee.com	Jun 20 2024 19:19:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5172218	+ Email/PDF: bncnotices@becket-lee.com	Jun 20 2024 19:19:18	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5172219	+ EDI: TSYS2	Jun 20 2024 23:10:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5172222	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 20 2024 19:09:00	Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
5174507	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 20 2024 19:09:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
5172220	+ EDI: CAPITALONE.COM	Jun 20 2024 23:10:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5183647	EDI: CAPITALONE.COM	Jun 20 2024 23:10:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5199125	Email/PDF: bncnotices@becket-lee.com	Jun 20 2024 19:19:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5172221	+ EDI: CITICORP	Jun 20 2024 23:10:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5172223	+ EDI: WFNNB.COM	Jun 20 2024 23:10:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy,

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Total Noticed: 40

			Po Box 182125, Columbus, OH 43218-2125
5172224	EDI: WFNNB.COM	Jun 20 2024 23:10:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
5172225	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 20 2024 19:19:14	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5172227	+ EDI: AMINFOFP.COM	Jun 20 2024 23:10:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5172228	+ EDI: PHINGENESIS	Jun 20 2024 23:10:00	Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
5294438	EDI: JEFFERSONCAP.COM	Jun 20 2024 23:10:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
5294439	EDI: JEFFERSONCAP.COM	Jun 20 2024 23:10:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617, Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
5172229	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 20 2024 19:09:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5174300	Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2024 19:19:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5172230	^ MEBN	Jun 20 2024 19:07:41	LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850, Sherman Oaks, CA 91403-6630
5172231	+ Email/Text: unger@members1st.org	Jun 20 2024 19:10:00	Members 1st Fcu, Attn: Bankruptcy Dept, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5200384	EDI: PRA.COM	Jun 20 2024 23:10:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5202934	+ Email/PDF: ebnotices@pnmac.com	Jun 20 2024 19:19:18	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5172232	+ Email/PDF: ebnotices@pnmac.com	Jun 20 2024 19:19:18	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
5187265	+ EDI: JEFFERSONCAP.COM	Jun 20 2024 23:10:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5199578	EDI: Q3G.COM	Jun 20 2024 23:10:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5195610	EDI: Q3G.COM	Jun 20 2024 23:10:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5172756	^ MEBN	Jun 20 2024 19:07:56	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5172233	+ EDI: SYNC	Jun 20 2024 23:10:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5201509	+ Email/Text: bncmail@w-legal.com	Jun 20 2024 19:10:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5172234	+ EDI: WTRRN BANK.COM	Jun 20 2024 23:10:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
5523568	+ Email/Text: EBN@edfinancial.com	Jun 20 2024 19:09:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5195681	EDI: WFFC2	Jun 20 2024 23:10:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des

Moines, IA 50306-0438

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2024 at the address(es) listed below:

Name	Email Address
Alaine V. Grbach	on behalf of Debtor 1 Megan E. Fitzkee avgrbach@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Megan E. Fitzkee

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1742

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-01022-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Megan E. Fitzkee

6/20/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.